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October 15 2005

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11380 SW 78 Circle
Ocala, FL 34476

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corporation
25 S. Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

I wish to express my opposition to Wal-Mart being given a banking charter. In my opinion, Wal-Mart has huge buying power but very little else to recommend it. Our local banks are trustworthy institutions where well-trained personnel are helpful and courteous always and contribute to our community in many ways.

Sincerely yours,

Marjorie F. Henriques
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